

In re:
Najwa Alkhatib
Debtor

Case No. 19-17973-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Dec 26, 2024

User: admin
Form ID: 138OBJ

Page 1 of 3
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 28, 2024:

Recip ID	Recipient Name and Address
db	+ Najwa Alkhatib, 6214 Webster St., Philadelphia, PA 19143-2220
14444345	+ Gregg Morris, Esq., 501 Corporate Drive, Southpointe Center, Suite 205, Canonsburg, PA 15317-8584
14466183	+ Midfirst Bank, c/o Rebecca A. Solarz, Esq., KML Law Group, PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Dec 27 2024 01:33:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 27 2024 01:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14470369	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 27 2024 01:45:37	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14503315	Email/Text: megan.harper@phila.gov	Dec 27 2024 01:33:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14444340	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 27 2024 01:45:37	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14447652	+ Email/PDF: ebn_ais@aisinfo.com	Dec 27 2024 01:34:04	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14444342	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 27 2024 01:45:35	Citibank, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14444343	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 27 2024 01:45:35	Citibank/Best Buy, Attn: Bankruptcy, Po Box 790441, St. Louis, MO 63179-0441
14444344	Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 27 2024 01:45:37	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
14468119	Email/Text: bnc-quantum@quantum3group.com	Dec 27 2024 01:33:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14471136	Email/Text: JCAP_BNC_Notices@jcap.com	Dec 27 2024 01:33:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14444341	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 27 2024 01:34:04	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
14459778	+ Email/Text: RASEBN@raslg.com	Dec 27 2024 01:33:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank

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			USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14448004	Email/PDF: resurgentbknofications@resurgent.com	Dec 27 2024 01:45:33	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14444346	+ Email/PDF: resurgentbknofications@resurgent.com	Dec 27 2024 01:45:32	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
14478275	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Dec 27 2024 01:45:37	MidFirst Bank, 999 Northwest Grand Boulevard, Oklahoma City, OK 73118-6051
14469158	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 27 2024 01:33:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
14444347	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 27 2024 01:33:00	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine Ste 100, San Diego, CA 92108-3007
14444348	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Dec 27 2024 01:34:05	Midland Mortgage Co, Attn: Customer Service/Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648
14444349	+ Email/Text: bnc@nordstrom.com	Dec 27 2024 01:33:08	Nordstrom FSB, Attn: Bankruptcy, Po Box 6555, Englewood, CO 80155-6555
14444352	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 27 2024 01:45:35	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
14463868	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 27 2024 01:45:32	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14444350	+ Email/Text: CollectionsDept@PFCU.COM	Dec 27 2024 01:33:00	Philadelphia FCU, Attn: Bankruptcy, 12800 Townsend Rd, Philadelphia, PA 19154-1095
14444351	+ Email/Text: bankruptcy1@pffcu.org	Dec 27 2024 01:33:00	Police & Fire Federal CU, Attn: Bankruptcy Dept, 901 Arch Street, Philadelphia, PA 19107-2495
14464921	+ Email/Text: bankruptcy1@pffcu.org	Dec 27 2024 01:33:00	Police and Fire Federal Credit Union, Greenwood One, 3333 Street Road, Bensalem, PA 19020-2022
14452943	Email/Text: bnc-quantum@quantum3group.com	Dec 27 2024 01:33:00	Quantum3 Group LLC as agent for, Second Round LP, PO Box 788, Kirkland, WA 98083-0788
14796138	+ Email/PDF: acg.acg.ebn@aisinfo.com	Dec 27 2024 01:34:17	Synchrony Bank by, AIS InfoSource LP, 4515 N. Santa Fe Ave, Oklahoma City, OK 73118-7901
14444353	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 27 2024 01:45:37	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14476966	+ Email/Text: bncmail@w-legal.com	Dec 27 2024 01:33:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14444354	+ Email/Text: bncmail@w-legal.com	Dec 27 2024 01:33:00	Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475
14444355	+ Email/Text: bnc-thebureaus@quantum3group.com	Dec 27 2024 01:33:00	The Bureaus Inc, 650 Dundee Road, Northbrook, IL 60062-2757

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14449293	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14449295	*+	Citibank, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14449296	*+	Citibank/Best Buy, Attn: Bankruptcy, Po Box 790441, St. Louis, MO 63179-0441
14449297	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court., Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040

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14449298	*+	Gregg Morris, Esq., 501 Corporate Drive, Southpointe Center, Suite 205, Canonsburg, PA 15317-8584
14449294	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
14449299	*+	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
14449300	*+	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine Ste 100, San Diego, CA 92108-3007
14449301	*+	Midland Mortgage Co, Attn: Customer Service/Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648
14449302	*+	Nordstrom FSB, Attn: Bankruptcy, Po Box 6555, Englewood, CO 80155-6555
14449305	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
14449303	*+	Philadelphia FCU, Attn: Bankruptcy, 12800 Townsend Rd, Philadelphia, PA 19154-1095
14449304	*+	Police & Fire Federal CU, Attn: Bankruptcy Dept, 901 Arch Street, Philadelphia, PA 19107-2495
14449306	*+	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14449307	*+	Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475
14449308	*+	The Bureaus Inc, 650 Dundee Road, Northbrook, IL 60062-2757

TOTAL: 0 Undeliverable, 16 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 28, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 26, 2024 at the address(es) listed below:

Name	Email Address
BRAD J. SADEK	on behalf of Debtor Najwa Alkhatib brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com
DENISE ELIZABETH CARLON	on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)	
Najwa Alkhatib)	Case No. 19-17973-amc
)	
)	
Debtor(s).)	Chapter: 13
)	
)	

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania
900 Market Street
Suite 400
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: December 26, 2024

For The Court

Timothy B. McGrath
Clerk of Court